

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
§
Reniece Rene Wright § Case No. 17-16205
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/25/2017 . The undersigned trustee was appointed on 05/25/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 115,000.00

Funds were disbursed in the following amounts:

| | |
|--|--------------|
| Payments made under an interim disbursement | 0.00 |
| Administrative expenses | 38,621.97 |
| Bank service fees | 281.87 |
| Other payments to creditors | 0.00 |
| Non-estate funds paid to 3 rd Parties | 0.00 |
| Exemptions paid to the debtor | 0.00 |
| Other payments to the debtor | 30,000.00 |
| Leaving a balance on hand of ¹ | \$ 46,096.16 |

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 10/05/2017 and the deadline for filing governmental claims was 11/21/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 7,500.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 7,500.00 , for a total compensation of \$ 7,500.00 ² . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 159.49 , for total expenses of \$ 159.49 ² .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/06/2018 By: /s/Frank J. Kokoszka, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 17-16205 JSB Judge: Janet S. Baer Trustee Name: Frank J. Kokoszka, Trustee
Case Name: Reniece Rene Wright Date Filed (f) or Converted (c): 05/25/2017 (f)
341(a) Meeting Date: 06/27/2017
For Period Ending: 08/06/2018 Claims Bar Date: 10/05/2017

| 1 | 2 | 3 | 4 | 5 | 6 |
|--|------------------------------------|--|---|---|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Values | Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Formally Abandoned OA=554(a) | Sale/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
| 1. 2014 Nissan Altima | 9,075.00 | 0.00 | | 0.00 | FA |
| 2. Bedroom set, dining room set, living room set, office furnit | 2,000.00 | 0.00 | | 0.00 | FA |
| 3. Cellphone, iPad, computer | 400.00 | 0.00 | | 0.00 | FA |
| 4. Clothing | 1,500.00 | 0.00 | | 0.00 | FA |
| 5. Bank of America checking account | 700.00 | 0.00 | | 0.00 | FA |
| 6. Chase Checking Account | 150.00 | 0.00 | | 0.00 | FA |
| 7. Bank of America savings account | 25.00 | 0.00 | | 0.00 | FA |
| 8. 401(k) | 2,500.00 | 0.00 | | 0.00 | FA |
| 9. Pension | 3,200.00 | 0.00 | | 0.00 | FA |
| 10. Lawsuit; NDIL 1:17-cv-02597 Wright v. Illinois Tollway, et a (u) Asset not listed on original schedules; Amended Schedules filed on 6/5/17 | 400,000.00 | 100,000.00 | | 115,000.00 | FA |

Gross Value of Remaining Assets

| | | | | |
|-----------------------------------|--------------|--------------|--------------|--------|
| TOTALS (Excluding Unknown Values) | \$419,550.00 | \$100,000.00 | \$115,000.00 | \$0.00 |
|-----------------------------------|--------------|--------------|--------------|--------|

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee has filed a Motion to Retain Special Counsel to prosecute an employment discrimination case. - Frank J. Kokoszka 7/13/2017

Proposed settlement of Debtor's employment discrimination suit is pending. - Frank J. Kokoszka 1/4/2018

Settlement has been approved by the bankruptcy court. Trustee is awaiting receipt of funds. Trustee will review claims in the interim. - Frank J. Kokoszka 1/26/2018

Exhibit A

Settlement Funds received and checks for payment provided to both Special Counsel and the Debtor. Trustee will work with accountant on any necessary tax returns. - Frank J. Kokoszka 2/15/2018

While waiting for accountant to complete returns, Trustee has reviewed claims. - Frank J. Kokoszka 6/14/2018

Tax returns have been mailed to taxing authorities. - Frank J. Kokoszka 6/25/2018

Initial Projected Date of Final Report (TFR): 06/30/2018

Current Projected Date of Final Report (TFR): 09/30/2018

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-16205
Case Name: Reniece Rene Wright

Trustee Name: Frank J. Kokoszka, Trustee
Bank Name: BOK Financial
Account Number/CD#: XXXXXX0322
Checking

Exhibit B

Taxpayer ID No: XX-XXX9110
For Period Ending: 08/06/2018

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|---|---|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| 02/07/18 | 10 | Illinois State Highway Authority 2700 Ogden Avenue Downers Grove, IL 60515 | Settlement of Debtor's Claim Portion of Settlement of Debtor's Employment Discrimination lawsuit. Per Court Order, Debtor shall receive \$30,000.00 of the settlement. | 1249-000 | \$76,378.03 | | \$76,378.03 |
| 02/07/18 | 10 | Illinois State Toll Highway Authority 2700 Ogden Avenue Downers Grove, IL. 60515 | Settlement of Debtor's Claim Portion of Settlement of Debtor's Employment Discrimination case. This entire amount represents fees and expenses for Special Counsel approved by the Bankruptcy Court. | 1249-000 | \$38,621.97 | | \$115,000.00 |
| 02/13/18 | 101 | Stephan Zouras, LLP Attn: Ryan Stephan 250 North Michigan Avenue Suite 2560 Chicago, IL 60601 | Payment of Special Counsel Fees Payment of Special Counsel Fees in the amount of \$37,950.00 and expenses of \$671.97, pursuant to Court Order dated January 5, 2018 (Docket Entry #32) | | | \$38,621.97 | \$76,378.03 |
| | | LLP, Stephan Zouris | Payment of Special Counsel Fees (\$37,950.00) | 3210-000 | | | |
| | | | Expenses for Special Counsel (\$671.97) | 3220-000 | | | |
| 02/13/18 | 102 | Reniece Rene Wright 2215 S WOLF RD #198 HILLSIDE, IL 60162 | Payment to Debtor (Debtor's Share of Lawsuit Settlement) Debtor's share of Employment Discrimination Lawsuit pursuant to Court Order dated January 5, 2018 (Docket Entry # 32) | 8500-002 | | \$30,000.00 | \$46,378.03 |

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-16205
Case Name: Reniece Rene Wright

Trustee Name: Frank J. Kokoszka, Trustee
Bank Name: BOK Financial
Account Number/CD#: XXXXXX0322
Checking

Exhibit B

Taxpayer ID No: XX-XXX9110
For Period Ending: 08/06/2018

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|---|--|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| 02/28/18 | 101 | Stephan Zouras, LLP Attn: Ryan Stephan 250 North Michigan Avenue Suite 2560 Chicago, IL 60601 | Payment of Special Counsel Fees Reversal Payment of Special Counsel Fees in the amount of \$37,950.00 and expenses of \$671.97, pursuant to Court Order dated January 5, 2018 (Docket Entry #32) Stop Order was placed on check 101 as Special Counsel never received check. | | | (\$38,621.97) | \$85,000.00 |
| | | LLP, Stephan Zouris | Payment of Special Counsel Fees \$37,950.00 | 3210-000 | | | |
| | | | Expenses for Special Counsel \$671.97 | 3220-000 | | | |
| 02/28/18 | | BOK Financial | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2) | 2600-000 | | \$68.69 | \$84,931.31 |
| 03/01/18 | 103 | Stephan Zouras LLP Ryan F. Stephan Stephan Zouras LLP 205 North Michigan Avenue Suite 2560 Chicago, IL 60601 | Payment of Special Counsel Fees Per Court Order entered on 1/5/2018; fees in the amount of \$37,950.00 and expenses of 671.97 (Replacement check for Check #101) | | | \$38,621.97 | \$46,309.34 |
| | | LLP, Stephan Zouris | (\$37,950.00) | 3210-000 | | | |
| | | LLP, Stephan Zouris | (\$671.97) | 3220-000 | | | |
| 03/30/18 | | BOK Financial | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2) | 2600-000 | | \$78.08 | \$46,231.26 |
| 04/30/18 | | BOK Financial | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2) | 2600-000 | | \$66.49 | \$46,164.77 |
| 05/31/18 | | BOK Financial | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2) | 2600-000 | | \$68.61 | \$46,096.16 |

| | | |
|---------------------------|--------------|-------------|
| COLUMN TOTALS | \$115,000.00 | \$68,903.84 |
| Less: Bank Transfers/CD's | \$0.00 | \$0.00 |
| Subtotal | \$115,000.00 | \$68,903.84 |
| Less: Payments to Debtors | \$0.00 | \$0.00 |
| Net | \$115,000.00 | \$68,903.84 |

Exhibit B

Exhibit B

| TOTAL OF ALL ACCOUNTS | | | |
|----------------------------|------------------------------|--------------------------------|---------------------|
| | NET DEPOSITS | NET DISBURSEMENTS | ACCOUNT BALANCE |
| XXXXXX0322 - Checking | \$115,000.00 | \$68,903.84 | \$46,096.16 |
| | \$115,000.00 | \$68,903.84 | \$46,096.16 |
| | (Excludes account transfers) | (Excludes payments to debtors) | Total Funds on Hand |
| Total Allocation Receipts: | \$0.00 | | |
| Total Net Deposits: | \$115,000.00 | | |
| Total Gross Receipts: | \$115,000.00 | | |

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 17-16205

Date: August 6, 2018

Debtor Name: Reniece Rene Wright

Claims Bar Date: 10/5/2017

| Code # | Creditor Name And Address | Claim Class | Notes | Scheduled | Claimed | Allowed |
|------------------|--|----------------|---|-------------|-------------|-------------|
| 100 2100 | Frank J. Kokoszka | Administrative | | \$0.00 | \$7,500.00 | \$7,500.00 |
| 100 2200 | Frank J. Kokoszka | Administrative | | \$0.00 | \$159.49 | \$159.49 |
| 100 3210 | Stephan Zouris LLP Attn: Ryan Stephan 250 North Michigan Avenue Suite 2560 Chicago, Illinois | Administrative | | \$0.00 | \$37,950.00 | \$37,950.00 |
| 100 3220 | Stephan Zouris LLP Attn: Ryan Stephan 250 North Michigan Avenue Suite 2560 Chicago, Illinois | Administrative | | \$0.00 | \$671.97 | \$671.97 |
| 100 3410 | Alan D. Lasko & Associates, P.C. 205 West Randolph Suite 1150 Chicago, IL 60606 | Administrative | | \$0.00 | \$2,514.60 | \$2,514.60 |
| 100 3420 | Alan D. Lasko & Associates, P.C. 205 West Randolph Suite 1150 Chicago, IL 60606 | Administrative | | \$0.00 | \$20.00 | \$20.00 |
| 1 300 7100 | Onemain Po Box 3251 C/O Melissa Frymire Evansville, In 47731 | Unsecured | Claim reviewed | \$4,156.00 | \$4,156.32 | \$4,156.32 |
| 2 300 7100 | Internal Revenue Service Po Box 7317 Philadelphia, Pa 19101 | Unsecured | Trustee has reviewed claim. IRS is entitled to a general unsecured claim. | \$21,504.40 | \$48,640.17 | \$48,640.17 |
| 3 300 7100 | Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083 | Unsecured | Claim reviewed | \$2,600.00 | \$2,600.69 | \$2,600.69 |

ANALYSIS OF CLAIMS REGISTER

Case Number: 17-16205

Date: August 6, 2018

Debtor Name: Reniece Rene Wright

Claims Bar Date: 10/5/2017

| Code # | Creditor Name And Address | Claim Class | Notes | Scheduled | Claimed | Allowed |
|-------------------|--|-------------|----------------|------------|------------|------------|
| 4 300 7100 | Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083 | Unsecured | Claim reviewed | \$2,637.00 | \$2,637.74 | \$2,637.74 |
| 5 300 7100 | American Express Centurion Bank C/O Becket And Lee Llp Po Box 3001 Malvern Pa 19355-0701 | Unsecured | Claim reviewed | \$0.00 | \$1,581.24 | \$1,581.24 |
| 6 300 7100 | Credit First Na Po Box 818011 Cleveland, Oh 44181 | Unsecured | Claim Reviewed | \$600.00 | \$1,349.99 | \$1,349.99 |
| 7 300 7100 | Quantum3 Group Llc As Agent For Jh Portfolio Debt Equities Llc Po Box 788 Kirkland, Wa 98083-0788 | Unsecured | Claim reviewed | \$3,321.00 | \$3,321.11 | \$3,321.11 |
| 8 300 7100 | Quantum3 Group Llc As Agent For Velocity Investments Llc Po Box 788 Kirkland, Wa 98083-0788 | Unsecured | Claim reviewed | \$0.00 | \$7,372.00 | \$7,372.00 |
| 9 300 7100 | Midland Credit Management, Inc. As Agent For Midland Funding Llc Po Box 2011 Warren Mi 48090 | Unsecured | Claim reviewed | \$0.00 | \$6,599.71 | \$6,599.71 |
| 10 300 7100 | Synchrony Bank C/O Pra Receivables Management, Llc Po Box 41021 Norfolk Va 23541 | Unsecured | Claim reviewed | \$3,554.00 | \$3,554.56 | \$3,554.56 |
| 11 300 7100 | Synchrony Bank C/O Pra Receivables Management, Llc Po Box 41021 Norfolk Va 23541 | Unsecured | Claim reviewed | \$2,291.00 | \$2,291.06 | \$2,291.06 |
| 12 300 7100 | Portfolio Recovery Associates, Llc Pob 41067 Norfolk Va 23541 | Unsecured | Claim reviewed | \$0.00 | \$2,446.13 | \$2,446.13 |

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 17-16205

Date: August 6, 2018

Debtor Name: Reniece Rene Wright

Claims Bar Date: 10/5/2017

| Code # | Creditor Name And Address | Claim Class | Notes | Scheduled | Claimed | Allowed |
|-------------|------------------------------------|-------------|----------------|-------------|--------------|--------------|
| 13 | Portfolio Recovery Associates, Llc | Unsecured | | \$0.00 | \$2,991.70 | \$2,991.70 |
| 300 | Successor To Synchrony Bank | | | | | |
| 7100 | (Wal-Mart) | | Claim reviewed | | | |
| | Pob 41067 | | | | | |
| | Norfolk, Va 23541 | | | | | |
| Case Totals | | | | \$40,663.40 | \$138,358.48 | \$138,358.48 |

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 17-16205

Case Name: Reniece Rene Wright

Trustee Name: Frank J. Kokoszka, Trustee

Balance on hand \$ 46,096.16

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|---|-----------------|--------------------------|------------------|
| Trustee Fees: Frank J. Kokoszka | \$ 7,500.00 | \$ 0.00 | \$ 7,500.00 |
| Trustee Expenses: Frank J. Kokoszka | \$ 159.49 | \$ 0.00 | \$ 159.49 |
| Attorney for Trustee Fees: Stephan Zouris LLP | \$ 37,950.00 | \$ 37,950.00 | \$ 0.00 |
| Attorney for Trustee Expenses: Stephan Zouris LLP | \$ 671.97 | \$ 671.97 | \$ 0.00 |
| Accountant for Trustee Fees: Alan D. Lasko & Associates, P.C. | \$ 2,514.60 | \$ 0.00 | \$ 2,514.60 |
| Accountant for Trustee Expenses: Alan D. Lasko & Associates, P.C. | \$ 20.00 | \$ 0.00 | \$ 20.00 |

Total to be paid for chapter 7 administrative expenses \$ 10,194.09

Remaining Balance \$ 35,902.07

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 89,542.42 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 40.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|--|-------------------------|--------------------------|------------------|
| 1 | Onemain | \$ 4,156.32 | \$ 0.00 | \$ 1,666.48 |
| 2 | Internal Revenue Service | \$ 48,640.17 | \$ 0.00 | \$ 19,502.30 |
| 3 | Capital One Bank (Usa), N.A. | \$ 2,600.69 | \$ 0.00 | \$ 1,042.75 |
| 4 | Capital One Bank (Usa), N.A. | \$ 2,637.74 | \$ 0.00 | \$ 1,057.60 |
| 5 | American Express Centurion Bank | \$ 1,581.24 | \$ 0.00 | \$ 634.00 |
| 6 | Credit First Na | \$ 1,349.99 | \$ 0.00 | \$ 541.28 |
| 7 | Quantum3 Group Llc As Agent For | \$ 3,321.11 | \$ 0.00 | \$ 1,331.60 |
| 8 | Quantum3 Group Llc As Agent For | \$ 7,372.00 | \$ 0.00 | \$ 2,955.81 |
| 9 | Midland Credit Management, Inc. As Agent For | \$ 6,599.71 | \$ 0.00 | \$ 2,646.16 |

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|------------------------------------|-------------------------|--------------------------|------------------|
| 10 | Synchrony Bank | \$ 3,554.56 | \$ 0.00 | \$ 1,425.20 |
| 11 | Synchrony Bank | \$ 2,291.06 | \$ 0.00 | \$ 918.60 |
| 12 | Portfolio Recovery Associates, Llc | \$ 2,446.13 | \$ 0.00 | \$ 980.78 |
| 13 | Portfolio Recovery Associates, Llc | \$ 2,991.70 | \$ 0.00 | \$ 1,199.51 |

Total to be paid to timely general unsecured creditors \$ 35,902.07

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE